

IN THE CLAIMS:

The text of all pending claims, (including withdrawn claims) is set forth below. Cancelled and not entered claims are indicated with claim number and status only. The claims as listed below show added text with underlining and deleted text with ~~strikethrough~~. The status of each claim is indicated with one of (original), (currently amended), (cancelled), (withdrawn), (new), (previously presented), or (not entered).

Please AMEND claims 1-4, 7, 8, 10-13 and 15 and ADD new claims 17-58 in accordance with the following:

1. (CURRENTLY AMENDED) A method of crediting ~~an~~ a pre-authorized account of a user ~~having an account~~, comprising:

 sending a request message to the user at a receiver that the pre-authorized account needs additional funds;

 receiving a response message from the user using the receiver requesting additional funds be added to the pre-authorized account in accordance with the request message;

 authenticating at a platform, using a password and a number unique to the user, that the user is associated with the pre-authorized account and identifying another account from which the additional funds are to be drawn; and

~~if after authentication that~~ the user is associated with the pre-authorized account, obtaining the additional funds ~~from in a real-time transaction debiting the another account to be added and adding the additional funds to the~~ pre-authorized account.

2. (CURRENTLY AMENDED) The method of claim 1, wherein the receiver is a wireless ~~phone~~ device.

3. (CURRENTLY AMENDED) The method of claim 1, wherein the receiving the response message includes receiving in the response message another number that is usable to obtain the additional funds from the ~~another~~ account.

4. (CURRENTLY AMENDED) The method of claim 3, authenticating at the platform, using the password, the number unique to the user, and the ~~another~~ number, that the user is associated with the pre-authorized account and identifying the ~~another~~ account from which the additional funds are to be drawn.

5. (ORIGINAL) The method of claim 1, further comprising establishing an identification of the user using the password and the number unique to the user.

6. (ORIGINAL) The method of claim 1, wherein the sending the request message comprises sending the request message to the user at the receiver according to a stored record identifying the receiver associated with the user.

7. (CURRENTLY AMENDED) A method of crediting ~~an~~ a pre-authorized account of a user ~~having an account~~, comprising:

sending a request message to the user at a receiver that the pre-authorized account needs additional funds;

receiving a response message from the user sent from the receiver and including a number associated with the user;

according to the number associated with the user, sending a request from a first platform to a second platform to obtain the additional funds from another account associated with the user and disposed on the second platform; and

receiving the additional funds obtained from a real-time transaction debiting the another account to be added and adding the additional funds to the pre-authorized account disposed on a platform other than the second platform.

8. (CURRENTLY AMENDED) The method according to claim ~~7~~ 6, further comprising authenticating at the first platform that the user is associated with the pre-authorized account, wherein the sending the request from the first platform to the second platform occurs if it is authenticated that the user is associated with the pre-authorized account.

9. (ORIGINAL) The method according to claim 8, further comprising establishing at the first platform an identification number associated with the user, wherein the authenticating the user comprises authenticating the user using the established identification number.

10. (CURRENTLY AMENDED) A method of crediting ~~an~~ a pre-authorized account of a user ~~having an account~~, comprising:

receiving at a first platform an identification number and a password using a receiver;

authenticating the user at the first platform using the identification number and the password;

sending a message to the user at the receiver indicating that the pre-authorized account needs additional funds;

if the user is authenticated and if the user has responded to a message indicating that the pre-authorized account needs additional funds, determining another account on another platform from which the additional funds are to be obtained to be included in the pre-authorized account; and

adding the additional funds ~~from to the pre-authorized account in a real-time transaction~~ debiting the determined another account to the account.

11. (CURRENTLY AMENDED) A system for use in crediting a crediting an account of a user using another account not on the system, the system comprising:

a storage device including a first user account;

a first platform unit which receives a first unique number from a user sent from a receiver disposed outside of the system, sends the first unique number to a second platform unit for use in verification of the user, establishes a connection with the user at the receiver to provide a request message indicating that a first user account associated with the user has an amount below a predetermined value, and receives a response message from the user in response to the request message and including a second unique number for use in adding an amount to the first user account; and

a second platform unit which receives the first unique number to authenticate that the user is associated with the user account,

wherein if the second platform unit authenticates the user using the first unique number and the first platform unit receives the second unique number in the response message, one of the first and second platform units sends:

a replenishment message outside of the system to another account associated with the user and disposed on a platform external to the system, and

in a real-time transaction receives a replenishment amount from the another account that is added to the first user account.

12. (CURRENTLY AMENDED) The system of claim 11, wherein the one of the first and second platform units further determines, using the received first and/or second unique numbers, the another account from which the replenishment amount is to be received.

13. (CURRENTLY AMENDED) A platform which changes amounts in accounts associated with users, the platform comprising:

an interface that receives, from a plurality of external networks of different types, a requesting message from a user at a receiver disposed outside of the platform requesting an increase in an amount stored in an account associated with the user;

a verification module that authenticates that the user is associated with the account so as to allow an increase or a decrease in the amount in the account; and

a processor that, if the user is authenticated as being associated with the account, determines another account associated with the user according to the requesting message, sends a top up request outside of the platform to the determined another account to obtain an additional amount to top up the account in a real-time transaction, and , if the additional amount is received from the another account, allows topping up the account using the additional amount, wherein

the platform is outside of the plurality of external networks of different types, and

the account being topped up is stored on a billing platform other than another platform on which the another account is stored.

14. (ORIGINAL) The platform of claim 13, wherein the verification module uses a password sent from the user at the receiver to verify that the user is associated with the account.

15. (CURRENTLY AMENDED) A platform which provides communication services and changes amounts in accounts associated with users, the platform comprising:

an interface through which a top up message and a requesting message are transmitted with respect to a user using a receiver disposed outside of the platform;

a storage unit which stores an account value associated with the user; and

a processor which performs billing of the account associated with the user for a communication service and/or transaction provided to the user, determines if the account has an amount below a predetermined amount, establishes a connection to the receiver to send the requesting message to the user at the receiver to request top up of the account such that the amount in the account is at or above the predetermined level, and receives the response message from the user requesting top up of the account,

wherein

if the user is authenticated as being associated with the account, the platform receives an additional amount in a real-time transaction from an another account associated

with the user in accordance with the requesting message and tops up the account using the additional amount, and

the another account is stored on a platform other than the platform having the storage unit.

16. (ORIGINAL) The platform of claim 15, wherein the processor further receives from the user a password unique to the user for use in verification, and provides the received password to a verification module for use in authenticated that the user is associated with the account.

17. (NEW) At least one computer readable medium encoded with processing instructions for implementing the method of claim 1 performed by at least one computer.

18. (NEW) At least one computer readable medium encoded with processing instructions for implementing the method of claim 7 performed by at least one computer.

19. (NEW) At least one computer readable medium encoded with processing instructions by at least one computer to perform a method of providing from a platform pre-authorized communication services and transactions using a plurality of external networks of different types and which are external to the platform, the method comprising:

accepting and processing a request from a user to provide at least one of a communication service, a transaction or user account information via one of the plurality of external networks;

verifying that the user is authorized to receive the at least one of the communication service, the transaction, or the user account information, and that an account associated with the user has a sufficient amount currently available for payment of the at least one of the communication service or the transaction; and

charging, in a real-time transaction, an authorized account associated with the user as the platform controls an element of a corresponding one of the plurality of external networks to provide at least one of the communication service or the transaction as provided by any one of a plurality of different service and transaction providers.

20. (NEW) The computer readable medium of claim 19, wherein the method further comprises processing real-time settlement data for the at least one of the communication service or the commercial transaction.

21. (NEW) The computer readable medium of claim 19, wherein the verifying further comprises authenticating the user using at least one of a security code, a password, user intervention, a PIN number, automatic call back or interactive voice response.

22. (NEW) The computer readable medium of claim 19, wherein the method further comprises verifying that the user is within a specified area, country or that the at least one of the communication service or the transaction requested is within a user feature restriction level.

23. (NEW) The computer readable medium of claim 19, wherein the charging includes at least one of decreasing an account balance of a pre-authorized account or increasing a balance of a charge account.

24. (NEW) The computer readable medium of claim 19, wherein the method further comprises recording information about the at least one communication service or the transaction, including at least one of location of the authorized user, the amount charged, the date, the time or the type of transaction.

25. (NEW) The computer readable medium of claim 19, wherein the plurality of external networks of different types controllable by the platform include a wireless communication network, a publicly switched telephone network, a landline communication network, a global or wide area computer network, the internet, a TCP/IP LAN, a SS-7 signaling network, an IP signaling network and a router network.

26. (NEW) The computer readable medium of claim 19, wherein the method further comprises providing services from the platform on the plurality of external networks selectable between user account management functions, payment administration functions, rate plan functions, and security functions.

27. (NEW) The computer readable medium of claim 19, wherein the method further comprises:

disconnecting the user from at least one of the plurality of external networks of different types after the at least one of the communication service or the transaction is provided; and
re-establishing a connection with the disconnected user and advising the disconnected user of a balance remaining in the account associated with the disconnected user.

28. (NEW) The computer readable medium of claim 19, wherein the method further comprises:

determining while providing the one of the communication service and the transaction that the user no longer has a sufficient amount in the account associated with the user; and
if it is determined that there is no longer the sufficient amount, accepting an account number across the at least one of the plurality of external networks of different types and adding value to the account associated with the user from the accepted account number.

29. (NEW) A computer readable medium encoded with processing instructions performed by at least one computer to provide a method of providing pre-authorized communication services and transactions using a plurality of external networks of different types and which is external to a platform, the method comprising:

accepting a request from a user via a corresponding one of the plurality of external networks, the request requesting at least one of a communication service or a transaction;

verifying that the user is authorized to receive the at least one of the communication service or the transaction, and that an account associated with the user has a sufficient value available for payment; and

charging in real time at the platform outside of the external networks, using rating engines that dynamically calculate charges, an account associated with the user while the platform controls an element of a corresponding one of the external networks from the platform to provide by any one of a plurality of different service and transaction providers the at least one of the communication service or the transaction and authorizing the transaction if the accepting and verifying is successful.

30. (NEW) The computer readable medium of claim 29, wherein the verifying further comprises authenticating the user using at least one of a security code, a password, user intervention, a PIN number, automatic call back or interactive voice response.

31. (NEW) The computer readable medium of claim 29, wherein the method further comprises verifying that the user is within a specified area, country or that the at least one of the communication service or the transaction requested is within a user feature restriction level.

32. (NEW) The computer readable medium of claim 29, wherein the charging includes at least one of decreasing an account balance of a pre-authorized account or increasing a balance of a charge account.

33. (NEW) The computer readable medium of claim 29, wherein the method further comprises recording information about the at least one communication service or the transaction, including at least one of location of the authorized user, the amount charged, the date, the time or the type of transaction.

34. (NEW) The computer readable medium of claim 29, wherein the plurality of external networks of different types controllable by the platform include a wireless communication network, a publicly switched telephone network, a landline communication network, a global or wide area computer network, the internet, a TCP/IP LAN, a SS-7 signaling network, an IP signaling network and a router network.

35. (NEW) The computer readable medium of claim 29, wherein the method further comprises providing services of at least one of user account management functions, payment administration functions, rate plan functions, or security functions.

36. (NEW) The computer readable medium of claim 29, wherein the method further comprises processing real-time settlement data for the at least one of the communication service or commercial transaction.

37. (NEW) A method of obtaining pre-authorized communication services and transactions using a plurality of external networks of different types and a platform outside of the plurality of external networks, comprising:

sending a request from a user device via the plurality of external networks to the platform, where the platform accepts and processes the request from the user device to provide at least one of a communication service, a transaction or user account information; verifies that

the user is authorized to receive the at least one of the communication service, the transaction, or the user account information, and that an account associated with the user has a sufficient amount currently available for payment of the at least one of the communication service or the transaction; and charges in real time at the platform, an authorized account associated with the user as the platform controls an element of a corresponding one of the plurality of external networks to provide at least one of the communication service or the transaction; and

receiving the at least one of the communication service or the transaction provided by any one of a plurality of different service and transaction providers according to the control of the platform.

38. (NEW) A method of obtaining pre-authorized communication services and transactions under control of an enhanced services platform outside of a plurality of external networks of different types, comprising:

sending a request to provide at least one of a communication service, a transaction or user account information from a user to the enhanced services platform via one of the external networks for verification that the user is authorized to receive the at least one of the communication service, the transaction or the user account information, and that an account associated with the user has a sufficient amount currently available for payment of the at least one of the communication service or the transaction, if payment is required; and

receiving the at least one of the communication service, the transaction or the account information by the user from any one of a plurality of different service and transaction providers if verification is obtained by the enhanced services platform and the authorized account associated with the user is charged in real time by an accounting platform in response to verification of the request.

39. (NEW) A method of providing pre-authorized communication services and transactions using a plurality of external networks of different types and a platform outside of the plurality of external networks, comprising:

transmitting a request from a user via a corresponding one of the plurality of external networks to the platform, the request being for at least one of a communication service or a transaction; and

after it is verified that the user is authorized to receive the at least one of the communication service or the transaction, and that an account associated with the user has a sufficient value available for payment, transmitting a charge from the platform using rating

engines that dynamically calculate charges to an account associated with the user while the platform is controlling an element of a corresponding one of the external networks from the platform to provide the at least one of the communication service or the transaction and authorizing the transaction using any one of a plurality of different service and transaction providers.

40. (NEW) A method of providing pre-authorized communication services and transactions under control of a platform outside of a plurality of external networks of different types, comprising:

transmitting a request for at least one of a communication service or a transaction from a user to the platform via a first one of the external networks; and

at least one of providing the communication service or authorizing the transaction using at least one of a plurality of different service and transaction providers, after verification that the user is authorized to receive the at least one of the communication service or the transaction and that an account associated with the user has a sufficient value available for payment using rating engines that dynamically calculate charges to the account while the platform is controlling an element of a second one of the external networks.

41. (NEW) A method of providing pre-authorized communication services and transactions using a plurality of external networks of different types and a platform outside of the plurality of external networks, comprising:

transmitting a request from a corresponding one of the plurality of external networks of different types, the request being from a user requesting at least one of a communication service or a transaction; and

after it is verified that the user is authorized to receive the at least one of the communication service or the transaction, and that an account associated with the user has a sufficient value available for payment, transmitting a control signal from the platform to control an element of a corresponding one of the external networks from the platform to provide the at least one of the communication service or the transaction and authorizing the transaction using any one of a plurality of different service and transaction providers while the platform is charging an account using rating engines that dynamically calculate charges to the account associated with the user.

42. (NEW) A method of providing pre-authorized communication services and transactions under control of a platform outside of a plurality of external networks of different types, comprising:

transmitting a request for at least one of a communication service or a transaction from a user to the platform via a first one of the external networks; and

transmitting a control signal from the platform to a second one of the external networks to control at least one of providing the communication service or authorizing the transaction using a plurality of different service and transaction providers, after verification that the user is authorized to receive the at least one of the communication service or the transaction, and that an account associated with the user has a sufficient value available for payment, and while the platform is charging the account using at least one rating engine that dynamically calculates charges.

43. (NEW) A user communication device communicating with a platform outside of a plurality of external networks of different types, comprising:

an input unit that receives a request from a user identifying at least one of a communication service, a transaction or user account information; and

a transmitter that transmits the request to the platform via one of the external networks for verification that the user is authorized to receive the identified at least one of the communication service, the transaction or the user account information, and that an account associated with the user has a sufficient amount currently available for payment of the identified at least one of the communication service or the transaction, and for control of an element of one of the external networks from the platform such that at least one of a plurality of different service and transaction providers at least one of authorizes the identified transaction or provides at least one of the identified communication service or the identified user account information, while the authorized account associated with the user is charged in real time in response to verification of the request.

44. (NEW) The user communication device of claim 43, wherein the transmitter further reads an access code and a link between the account and the request, and transmits the read access code and the link to the platform to perform verification.

45. (NEW) The user communication device of claim 43, wherein the transmitter further reads information from a chip needed by the platform to perform verification, and transmits the read information to the platform.

46. (NEW) The user communication device of claim 43, wherein the transmitter further receives the at least one of a communication service or the transaction to be provided using the user communication device from the any one of a plurality of different service and transaction providers.

47. (NEW) The user communication device of claim 43, wherein the user communication device comprises a mobile telephone.

48. (NEW) The user communication device of claim 43, wherein the user communication device comprises a computer.

49. (NEW) The user communication device of claim 43, wherein the user communication device comprises a mobile data processing device.

50. (NEW) A user communication device communicating with a platform outside of a plurality of external networks of different types, comprising:

an input unit that receives a request from a user identifying at least one of a communication service or a transaction; and

a transmitter that transmits the request to the platform via one of the networks for verification that the user is authorized to receive the at least one of the communication service or the transaction, and that an account associated with the user has a sufficient amount currently available for payment of the identified at least one of the communication service or the transaction if payment is required, and for control of an element of one of the networks by the platform such that at least one of a plurality of different service and transaction providers to at least one of authorize the transaction or provide the communication service, while the account is charged using at least one rating engine that dynamically calculates charges.

51. (NEW) The user communication device of claim 50, wherein the transmitter further reads an access code and a link between the account and the request, and transmits the read access code and the link to the platform to perform verification.

52. (NEW) The user communication device of claim 50, wherein the transmitter further reads information from a chip needed by the platform to perform verification, and transmits the read information to the platform.

53. (NEW) The user communication device of claim 50, wherein the transmitter further receives the at least one of a communication service or the transaction to be provided using the user communication device from the any one of a plurality of different service and transaction providers.

54. (NEW) The user communication device of claim 50, wherein the user communication device comprises a mobile telephone.

55. (NEW) The user communication device of claim 50, wherein the user communication device comprises a computer.

56. (NEW) The user communication device of claim 50, wherein the transaction comprises a request to transfer money with respect to the account.